

**Enrolled Memorandum of the Meeting
Study Session/Meeting
Twenty-Eighth Town Council of Highland
Monday, December 16, 2019**

The Twenty-Eighth Town Council of the Town of Highland, Lake County, Indiana met in a study session on **Monday, December 16, 2019** at 6:32 O'clock P.M., in the regular place, the meeting chambers of the Highland Municipal Building, 3333 Ridge Road, Highland, Indiana.

Silent Roll Call: Councilors Bernie Zemen, Mark Herak, Dan Vassar, Konnie Kuiper and Steve Wagner were present. The Clerk-Treasurer, Michael W. Griffin, was present to memorialize the proceedings. A quorum was attained.

Officials Present: Rhett L. Tauber, Town Attorney; and Kathy DeGuilio-Fox, Redevelopment Director; were also present.

Additional Officials Present: Larry Kondrat, Board of Waterworks Directors; Ed Dabrowski, IT Consultant (contract); Tom Black, Town Councilor-elect Ward 4; and Roger Sheeman, Town Councilor-elect Ward 5 were also present.

Guests: Theresa Badovich and Robin Carlascio of the Idea Factory; and Thomas Crowel of the Crowel Agency were also present.

General Substance of Matters Discussed.

1. *Receive presentation regarding multiperil, property, and commercial insurance lines for the Town from Tom Crowel and the Crowel Agency.* The Town Council welcomed Mr. Crowel who reviewed the proposal for 2020. It was noted that Bliss McKnight as part of the risk management component on the multiperil package was highly effective and well received by the Fire Chief and others. It was noted that for all but the automobile lines, the deductible remains \$10,000 per incident. There was a conversation about considering whether for budget certainty this might need to be reviewed with an eye for lowering. It was further noted that there was no deductible for the automotive coverages. Finally, it was confirmed that there was coverage for general acts of terrorism but no cyber exposures were covered.

It is noted that the details in 2018 approving the multiperil package for 2019 was as follows:

Property, Commercial and other Non-Health insurance lines for the Town of Highland for FY 2019 as presented by Crowel Insurance Agency. Crowel Insurance Agency has proposed property lines insurance under the Chubb group and other lines under Bliss McKnight for a total cost of **\$281,839.00, less a credit of \$2,422.00,** representing a **net** premium of \$56,121.54 for property, \$119,395.08 for Automobile liability, \$1,384.99 for Employment Benefits Liability, \$14,377.38 for Wrongful Practices Liability and \$88,138.02 for Public agency Multi-Class Liability. That increase was 6.0% over prior year. This was later revised to **\$284,545.**

As presented for FY 2020, the premium summary was as follows:

Crowel Insurance Agency has proposed property lines insurance under the Chubb group and other lines under Bliss McKnight for a total cost of **\$299,696, less a credit of \$703 for a total of \$298,993. Public Agency Multi Class Liability, \$90,745; Employment Practices Liability, \$17,510; Employee benefits Liability, \$1,607; Commercial Automobile liability, \$124,877; Commercial Property, \$64,957.**

2. *Discuss publishing the notice for a public hearing in 2020 for additional appropriations to restore the reductions imposed at adoption of the 2020 Budget supported by the utility cash reserve in waterworks. (See IC 8-1.5.-3-11 (e) " If at any time*

after the final approval of the budget an emergency should arise for further appropriations from the general fund, the legislative body may, by ordinance, transfer additional money from the cash reserve fund to the general fund to provide for the additional appropriations, the transfer to be limited to the accretions to the cash reserve fund since the preceding June 30.”)

The Town Clerk-Treasurer explained that it was desirable to seek the authority at the next meeting to publish the proposed notice for a public hearing to consider proposed additional appropriations for the General Fund. The amounts represent reductions that the Town Council enacted as part of the proposed FY 2020 Budget reconciliation process at adoption. It was further noted that these reductions were agreed to by the Fire and Police Chiefs, noting it was necessary and desirable to make certain cuts to bring the several controlled funds of the Civil Town into balance in the General Fund. This did not take into account any losses attributable to circuit breaker loss.

It was further noted that the budget chairman (Councilor Mark Herak and the Town Clerk-Treasurer, with the assent of the Town Council, represented that the amounts that were suggested for reduction could be restored after the first of the year. Finally, the support for the additional appropriations would be from surpluses in the water utility funds.

**Town of Highland
NOTICE TO TAXPAYERS
OF PROPOSED ADDITIONAL APPROPRIATIONS**

Notice is hereby given the taxpayers of the Town of Highland, Lake County, Indiana, that the Town Council of said Municipality in said Municipal Building, 3333 Ridge Road, at 6:30 p.m. on the 27th day of **January 2020**, will consider the following additional appropriations in excess of the budget for the current year in the following funds:

CORPORATION GENERAL FUND

Police Department

Increase the following:

001-0009-21001 Gasoline & Oil:	\$ 60,000.00
001-0009-21002 Tires	\$ 6,000.00
001-0009-21004 Institutional Supplies	\$ 2,000.00
001-0009-22004 Vehicle Parts and Supplies	\$ 10,000.00
001-0009-23004 Other supplies	<u>\$ 2,000.00</u>
<i>Total 200 Series:</i>	\$ 80,000.00

001-0009-35001 Electrical Service	\$ 25,000.00
001-0009-36001 Repairs & Maintenance	\$ 6,000.00
001-0009-39001 Subscriptions & Dues	<u>\$ 8,000.00</u>
<i>Total 300 Series:</i>	\$ 39,000.00

Total for Department: **\$ 119,000.00**

Fire Department

Increase the following:

001-0007-11113 Fire Call Compensation:	\$ 33,117.00
001-0007-11114 Fire Training Compensation:	\$ 17,556.00
001-0007-11301 Clothing Compensation	\$ 5,000.00
001-0007-11304 Uniforms	\$ 1,450.00
001-0007-11404 Mileage Compensation	<u>\$ 5,000.00</u>
<i>Total 100 Series:</i>	\$ 62,123.00

001-0007-23004 Other supplies	<u>\$ 6,000.00</u>
<i>Total 200 Series:</i>	\$ 6,000.00

001-0007-32006 Mobile Data System	\$ 8,000.00
001-0007-35001 Electrical Service	\$ 7,000.00
001-0007-35003 Natural Gas	\$ 8,000.00
001-0007-36003 Building Repairs	<u>\$ 10,000.00</u>

Total 300 Series:	\$ 33,000.00
Total for Department:	<u>\$ 101,123.00</u>
 Works Board Department	
Increase the following:	
001-0011-34006 Insurance Deductible	\$ 10,000.00
001-0007-34015 Rainy Fund transfer	<u>\$ 30,000.00</u>
Total 300 Series:	\$ 40,000.00
Total for Department:	<u>\$ 40,000.00</u>
TOTAL for the FUND:	<u>\$260,123.00</u>

Funds to support these additional appropriations in the **Corporation General Fund** shall be supported by the transfer of surplus accumulated by the rates and charges in the proper municipal water utility fund.

Taxpayers appearing at such meeting shall have a right to be heard thereon. The additional appropriations, as finally made, will be filed with the Department of Local Government Finance, for its review. The Department of Local Government Finance shall make a written determination of the sufficiency of funds within fifteen days of receipt of a certified copy of the action taken.

3. ***Discussed the Likely matters to be placed on the Agenda for Monday, December 23, 2019.*** The Town Clerk-Treasurer reviewed with the Town Council the listed matters for its consideration at its Monday, December 09, 2019 Plenary business meeting, the last to be scheduled for the 28th Town Council of Highland. The Town Clerk-Treasurer and the Town Council discussed that the Community Events Commission had identified resources and approved amounts for stipends or honoraria to be donated to the Public Works Department, the Police Department the Parks and Recreation Department, the Volunteer in Policing (VIPS) Department and the Fire Department. The Town Clerk-Treasurer reported that he was reliably advised that the amounts were as follows:

• Parks and Recreation:	\$ 500.00
• Public Works (agency):	\$ 300.00
• Police:	\$ 200.00
• Fire:	\$ 200.00
• VIPS:	<u>\$ 100.00</u>
Total:	\$1,300.00

Finally, it was noted that these stipends would be used to support the annual employee holiday party to take place on Monday, December 23, 2019.

There being no further business necessary or desired to be discussed by the Town Council, the regular study session of the Town Council of **Monday, December 16, 2019**, was adjourned at 6:56 o'clock p.m.

Michael W. Griffin, IAMC/MMC/CPFA/CPFIM/CMO
Clerk-Treasurer